



October 15, 2026

Dear Tribal Leader and Urban Indian Organization Leader:

I am pleased to share that the Indian Health Service (IHS) has updated the IHS Medicare Part D Creditable Coverage Letter to reflect the current Centers for Medicare & Medicaid Services guidance confirming that prescription drug coverage provided through the IHS, Tribal Health Programs, and Urban Indian Organizations (I/T/U) is creditable coverage for Medicare Part D purposes.

The purpose of the IHS Creditable Coverage Letter for Medicare Part D is to provide documentation for American Indian and Alaska Native (AI/AN) Medicare beneficiaries that their prescription drug coverage through I/T/U meets Medicare's standard for "creditable coverage."

This protection is important because Medicare Part D plans may charge late enrollment penalties to individuals who do not maintain creditable prescription drug coverage.

Pursuant to section 1860D-13(b) of the Social Security Act (42 U.S.C. § 1395w-113(b)), the prescription drug coverage offered by I/T/U is deemed creditable coverage. This means that a Part D Plan cannot require IHS beneficiaries to pay the late enrollment penalty for signing up for Part D coverage outside of the Initial Enrollment Period.

Enrollees may be asked to provide attestation and/or documentation of prior creditable prescription drug coverage when:

- Enrolling in a Medicare Part D plan after their Initial Enrollment Period; or
- Requesting reconsideration of a Medicare Part D late-enrollment penalty determination.

We encourage I/T/U staff, including Registration, Benefits Coordination, Business Office, and Pharmacy personnel, to inform Medicare-eligible beneficiaries of the availability and purpose of the Creditable Coverage Letter and to assist patients in obtaining a copy when needed. Maintaining this documentation may help beneficiaries avoid unnecessary costs and administrative barriers when accessing Medicare prescription drug coverage.

Tribes and Urban Indian Organizations may use the enclosed template letter as provided or adapt it to local letterhead and operational practices. Organizations are encouraged to identify a local point of contact and establish a process for providing letters upon beneficiary requests.

If you have any questions or concerns, please contact Mr. Raho Ortiz, Director, Division of Business Office Enhancement, IHS, by email at raho.ortiz@ihs.gov.

Thank you for your continued leadership, partnership, and commitment to improving access to care and coverage for AI/AN communities.

Sincerely,

/Mark Cruz/

Mark Cruz
Director

Enclosure: IHS Creditable Coverage Letter